

Fill in this information to identify the case:

Debtor 1 Caridad Perez & Beth A Fisher

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1802607

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, N.A.

Court claim no. (if known): 8

Date of payment change:

Must be at least 21 days after date
of this notice 01/01/2023

New total payment:

Principal, interest, and escrow, if any \$ 1068.07

Last 4 digits of any number you use to
identify the debtor's account:

4 7 1 3

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 368.06

New escrow payment: \$ 344.89

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Takeschia Jenece Bullock

Date 11/14/2022

Signature

Print: Bullock, Takeschia Jenece

VP of Loan Documentation

First Name

Middle Name

Last Name

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number

Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025

NoticeofPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 1802607

Judge: Mark J Conway

In re:

Caridad Perez & Beth A Fisher

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before November 15, 2022 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Caridad Perez & Beth A Fisher
2522 Holly Lane

Kunkletown PA 18058

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Vincent Rubino
Newman Williams Mishkin Corveleyn et al
712 Monroe Street PO Box 511

Stroudsburg PA 18360-0511

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Takeschia Jenece Bullock

VP of Loan Documentation



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date: November 7, 2022
Loan number: [REDACTED]
Property address:
209 HEMLOCK LANE
KUNKLETOWN PA 18058

CARIDAD PEREZ
BETH A FISHER
2522 HOLLY LN
KUNKLETOWN PA 18058-8075

Customer Service

- Online**
wellsfargo.com
- Telephone**
1-800-340-0473
- Correspondence**
PO Box 10335
Des Moines, IA 50306
- Hours of operation**
Mon - Fri 7 a.m. - 7 p.m. CT
- To learn more, go to:**
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- Payments:** As of the **January 1, 2023** payment, the contractual portion of the escrow payment **decreases**.

Part 1 - Mortgage payment

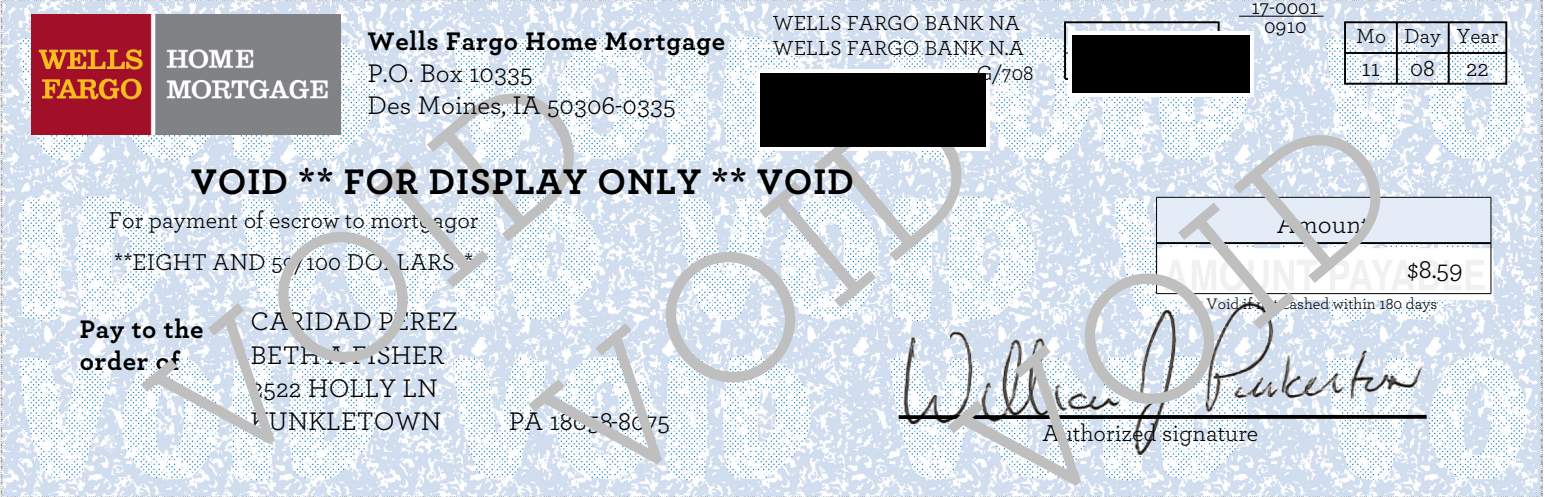
New Payment The new total payment will be **\$1,068.07**

	Previous payment through 12/01/2022 payment date	New payment beginning with the 01/01/2023 payment
Principal and/or interest	\$723.18	\$723.18
Escrow payment	\$368.06	\$344.89
Total payment amount	\$1,091.24	\$1,068.07

No action required

Starting **January 1, 2023** the new contractual payment amount will be **\$1,068.07**

See Page 2 for additional details.



Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$4,138.57. For the coming year, we expect the amount paid from escrow to be \$4,138.57.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	01/20 - 12/20 (Actual)	01/21 - 12/21 (Actual)	01/22 - 11/22 (Actual)	01/23 - 12/23 (Projected)		# of months		New monthly escrow amount
Property taxes	\$3,104.44	\$3,185.53	\$3,158.57	\$3,158.57	÷	12	=	\$263.21
Property insurance	\$848.00	\$959.00	\$980.00	\$980.00	÷	12	=	\$81.67
Total taxes and insurance	\$3,952.44	\$4,144.53	\$4,138.57	\$4,138.57	÷	12	=	\$344.89
Escrow shortage	\$0.00	\$0.00	\$272.04	\$0.00				
Total escrow	\$3,952.44	\$4,144.53	\$4,410.61	\$4,138.57				\$344.89

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance September, 2023		\$698.35	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account†	-	\$689.76	(Calculated as: \$344.89 X 2 months)
Escrow overage	=	\$8.59	

¹The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Part 3 - Escrow account projections

Escrow account projections from January, 2023 to December, 2023

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Dec 2022			Starting balance	\$1,732.91	\$1,724.32
Jan 2023	\$344.89	\$0.00		\$2,077.80	\$2,069.21
Feb 2023	\$344.89	\$0.00		\$2,422.69	\$2,414.10
Mar 2023	\$344.89	\$0.00		\$2,767.58	\$2,758.99
Apr 2023	\$344.89	\$512.83	POLK TOWNSHIP (6)	\$2,599.64	\$2,591.05
Apr 2023	\$0.00	\$980.00	STATE FARM INS	\$1,619.64	\$1,611.05
May 2023	\$344.89	\$0.00		\$1,964.53	\$1,955.94
Jun 2023	\$344.89	\$0.00		\$2,309.42	\$2,300.83
Jul 2023	\$344.89	\$0.00		\$2,654.31	\$2,645.72
Aug 2023	\$344.89	\$0.00		\$2,999.20	\$2,990.61
Sep 2023	\$344.89	\$2,645.74	PLEASANT VALLEY SD (6)	\$698.35	\$689.76
Oct 2023	\$344.89	\$0.00		\$1,043.24	\$1,034.65
Nov 2023	\$344.89	\$0.00		\$1,388.13	\$1,379.54
Dec 2023	\$344.89	\$0.00		\$1,733.02	\$1,724.43
Totals	\$4,138.68	\$4,138.57			

Part 4 - Escrow account history

Escrow account activity from January, 2022 to December, 2022

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jan 2022							Starting Balance	\$1,454.76	\$1,726.80	-\$272.04
Jan 2022	\$736.12	\$345.39	\$390.73	\$0.00	\$0.00	\$0.00		\$2,190.88	\$2,072.19	\$118.69
Feb 2022	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$2,558.94	\$2,417.58	\$141.36
Mar 2022	\$368.06	\$345.39	\$22.67	\$980.00	\$0.00	\$980.00	STATE FARM INS	\$1,947.00	\$2,762.97	-\$815.97
Apr 2022	\$0.00	\$345.39	-\$345.39	\$512.83	\$512.83	\$0.00	POLK TOWNSHIP (6)	\$1,434.17	\$2,595.53	-\$1,161.36
Apr 2022	\$0.00	\$0.00	\$0.00	\$0.00	\$959.00	-\$959.00	STATE FARM INS	\$1,434.17	\$1,636.53	-\$202.36
May 2022	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$1,802.23	\$1,981.92	-\$179.69
Jun 2022	\$736.12	\$345.39	\$390.73	\$0.00	\$0.00	\$0.00		\$2,538.35	\$2,327.31	\$211.04
Jul 2022	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$2,906.41	\$2,672.70	\$233.71
Aug 2022	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$3,274.47	\$3,018.09	\$256.38
Sep 2022	\$368.06	\$345.39	\$22.67	\$2,645.74	\$2,672.70	-\$26.96	PLEASANT VALLEY SD (6)	\$996.79	\$690.78	\$306.01
Oct 2022	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$1,364.85	\$1,036.17	\$328.68
Nov 2022	\$0.00	\$345.39	-\$345.39	\$0.00	\$0.00	\$0.00		\$1,364.85	\$1,381.56	-\$16.71
Dec 2022 (estimate)	\$368.06	\$345.39	\$22.67	\$0.00	\$0.00	\$0.00		\$1,732.91	\$1,726.95	\$5.96
Totals	\$4,416.72	\$4,144.68	\$272.04	\$4,138.57	\$4,144.53	-\$5.96				

